

## SYDNEY SMITH SAID:

"To love and to be loved is the greatest happiness of existence."  
—and the gift of good jewelry lights the flame of devotion that burns continuously.

### GIFTS THAT ENDURE for Wife or Mother

Diamond Rings .....	\$15 up	Bread Trays .....	\$5 up
Cameo Rings .....	\$5 up	Salt and Peppers, pair .....	\$1 up
Diamond Brooches .....	\$15 up	Sandwich Plates .....	\$5 up
Wrist Watches .....	\$12 up	Berry Bowls .....	\$5 up
Gold and Silver Mesh Bags .....	\$10 up	Tea Sets, 5 pieces .....	\$25 up
Photo Frames .....	\$1.50 up	Toilet Set, 3 pieces .....	\$10 up
Mantel Clocks .....	\$8 up	Chests of Silver, 26 pieces Com-	
Toilet Sets .....	\$10 up	munity Silver (50 year) .....	\$47 up

Appropriate cases furnished free with your selection.  
A small deposit will hold any article until Christmas.  
Open evenings till Christmas.

## S. SILVER

JEWELER AND MANUFACTURING OPTICIAN  
Where Quality Is Higher Than Price

177 STATE STREET HAMMOND, INDIANA.

## Santa Votes "Yes"

### START THE NEW YEAR RIGHT

The very best proof of Apex efficiency is the testimony your neighbor gives it.

The Apex Electric Washer has solved the laundry problem for nearly a million women.

It will just as surely solve your wash-day problems.

Insist on an

### A P E X

WASHER IRONER SWEEPER

We are factory representatives and positively guarantee every claim made by the manufacturers for Apex machines.

### FREE DEMONSTRATION

In your own home. Telephone now for appointment to demonstrate. Start the new year right!

## Apex Home Appliance Co.

702 HOHMAN STREET  
TEL. HAMMOND 2250

112 E. 7th STREET  
TEL. GARY 1721

## A Lasting Token

A monthly income for the wife or children in the event of death, or a monthly allowance for mother. Oh! don't say you can't afford it. Mother did lots of things she couldn't afford, but she did them just the same—that you today might be, and be prosperous.

Why, do you know (just suppose you're 35 years old) that for the price of six ordinary cigars a day you can leave an income of \$100.00 a month to your loved ones for about ten years after you're gone? (Of course, if you're younger than 35 years, your investment would be less.)

THINK A MOMENT—If a man's present worth is \$20,000.00 and that invested in first class security drawing 6%, it would net \$100.00 per month without spending the principle.

NOW—If your present worth is NOT that much, but you would like to see it LARGER than it is,

## HOLLIS C. HUNTER

### The Insurance Man

CAN AT ONCE SERVE YOU WITH THIS READY CASH ASSET  
Office Phone: Hammond 2000 Residence: Hammond 3623

See Me Quickly So You Can Have Your Contract Before Christmas

## A Business Ally

In the forward march of business one of the most important assets is a good banking connection.

Your relationship to a bank that is not only safe and sound but one that is willing to serve your best interests by personal co-operation is more important today than ever before.

THIS BANK GIVES TEAM-WORK  
TO ITS CUSTOMERS

## First Trust and Savings Bank

Formerly

LAKE COUNTY SAVINGS AND TRUST COMPANY

Corner State and Hohman Streets, Hammond, Indiana

Walter E. Meyn, Manager Foreign Exchange

PETER W. MEYN, President

DAVID T. EMERY, Sec.-Treas.

JOS. W. WEIS, Vice President

CHAS. H. WOLTERS, Ass't Sec.-Treas.

## DAILY LETTER

From

## SANTA CLAUS

North Pole,  
December 9, 1920.

Mr. Hollis Hunter,  
Hammond, Indiana.

Dear Friend Hollis:

It was certainly nice of you to send me that \$25,000 insurance policy. You know ever since I had that awful fall last Christmas I have been thinking quite a bit about insurance, but never had the time to give it much consideration, and now since you have been so thoughtful of Sanaa Claus I shall be delighted to bring you one of those nice ledger account books to take care of the extra business you're going to get in 1921.

Now, I have a request to make of you—and I do not hesitate to make it, either, because it will not only help me—it will also help others.

Quite a few from Lake County have requested me to bring life insurance policies to their mothers, wives and possible dependent children. Now, truly, Hollis, while I realize this is the time of all times for people to order insurance and give the policies as Christmas presents, I can't handle the applications and tend to the doctor's examinations also, so am requesting all people in the Calumet region wanting life insurance to see an dgive you the application and that you'll do the rest.

This \$25.00 policy ought to insure me for four thousand years, then I can take out another policy for \$50,000 and keep the good work going right along. That is, of course, if alive by that time adn healthy.

One thing more: I want you to announce to the public that Santa Claus has secretly visited the following stores and made arrangements with them to help with the work of distributing presents in the homes of Hammond folks Christmas Eve: S. Silver, the jeweler. First Trust and Savings Bank, The Model (Rothschild and Hirsch), Hammond Candy Co., Summer's Pharmacy, Al. J. Walz, Lion Store, Hammond Furniture Co., and Hollis Hunter.

The first section of the Reindeer Special is completed. And, Hollis, it's a sight to behold. A dozen of my sleekest reindeers will pull away from the Pole with this section at 8 o'clock, Christmas Eve., on the long but rapid trip south. I will head the first section. The second section will follow fifteen minutes later, and so on until you can hear the bells jingling for miles.

All I've got to say is—get the wift to bed early and get ready to give me a lift. You'll know my whistle.

Sincerely,

SANTA CLAUS.

P. S.—Is Dave Emery still alive?



GIFTS  
for 'Her'  
Buy "Her"  
a Box of  
Hosiery

**Holeproof Hosiery**  
PRACTICAL GIFTS FOR "HER": HOSIERY—Silk, Wool, Lisle, Cotton. (Holeproof and Phoenix Hosiery.) GLOVES—Imported Wool Gloves. SLIPPERS—"Comfy" House Slippers. Ladies' Fitted Bags. Imported Wool Scarfs.

### THE MODEL

Rothschild and Hirsch

"HAMMOND'S BEST CLOTHIERS"

Open Tuesday and Saturday Evenings

## The Greatest Gift in the World A Special Box of Candy

Stop for a moment and get a real picture of a special box of delicious Chocolates and Bon Bons prepared by the Hammond Candy Co.

It's the greatest gift in all the world because it appeals strongly to four of the FIVE SENSES—

Sight, Taste, Touch and Smell.

If you could open the door to her mind, and read—you undoubtedly would find these words:

"I'm expecting a beautiful Box from the Hammond Candy Co."

But insist on the genuine Hammond Candy Co. product; it costs no more. Candy delicacies fresh daily from our Sanitary Kitchens.

## Hammond Candy Co.

TWO STORES

575 HOHMAN STREET

166 STATE STREET

## Let the Boy Develop

TREAT HIM TO A

## WALZ SPECIAL BICYCLE

Affords a barrel of fun every day.  
Helps him to develop into robust manhood.  
Sold on easy monthly payments.

AL. J. WALZ

229-231 STATE STREET

HAMMOND, INDIANA

## Santa Claus Special No. 6 Friday

## Boys' "Katzenjammer" Rompers, Sizes 3 to 8

Made of good quality corduroy, in blue and brown. \$4.75 with belt all around. Specially priced for Thursday...

**Lion Store**  
KAUFMANN & WOLF - HAMMOND, IND.

Look for  
Special No. 7  
tomorrow.

## Factory to Home

Hammond people have an extraordinary opportunity when it comes to

## PIANOS

That opportunity lies in not only being able to buy the best Pianos manufactured, but in buying them direct, saving you the big profit that goes to the dealer and in some cases to the jobber as well.

We are here to serve you well and to serve you permanently.

What could please "her" more than a

## Melo-Harp?

OR AN EDISON OR VICTROLA?

EXPERT TUNING AND REPAIRING

STRAUBE PIANO and  
MUSIC COMPANY

631 HOHMAN STREET

PHONE 661

HAMMOND, IND.



"O. K."

—Santa Claus

The Semi-Sport Jackson is an absolute new type car—unusual in every characteristic. It establishes a new standard of design by combining the most advanced thought in body lines and refinements. It is as unusual mechanically as it is striking in appearance—a quality product in which only the very finest units are built.

SPORT CAR  
\$3025 Delivered  
SEMI SPORT  
\$2785 Delivered  
TOURING CAR  
\$2265 Delivered

DELIVERY FOR CHRISTMAS GUARANTEED

Jackson Six Case Sedan

## Jackson Auto Sales

W. F. STROMBERGER, PROP.

692 HOHMAN STREET

TEL. HAMMOND 146

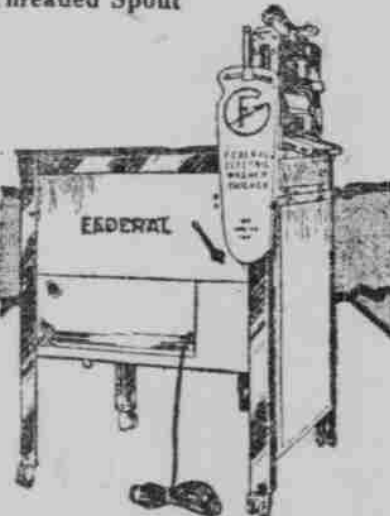
## QUICK EMPTYING, THREADED

Non-Obstructible Drain with Threaded Spout

"Note the size of this draincock. Madsen, designed to empty the tub in a jiffy. No sputtering, no splashing or 'choking,' either—the shape and curvature of the orifice fix that."

Then see the threaded spout enabling a hose to be attached which will carry the suds to the nearest drain. This close attention to details is characteristic of the Federal design and construction.

It is typical of the scientific study given every piece and part of the machine, that it may be in every sense of the word, a labor-saver for you."



AS LITTLE AS \$5.00 WILL PUT ONE IN YOUR HOME TODAY  
BALANCE IN SMALL MONTHLY PAYMENTS

## SUMMERS' PHARMACY

PRESCRIPTION SPECIALISTS

HOHMAN ST NEAR STATE STREET  
HAMMOND

Phones:  
1420-1421-28

Free  
Delivery